

EARTHQUAKE PREMIUM AND POLICY COUNT DATA CALL

SUMMARY OF 2008 RESIDENTIAL & COMMERCIAL MARKET TOTALS

2008 Experience Year	Written Premiums	No. of Policies	Exposure (\$) Excluding EQ	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	EQ Premiums	No. of EQ Policies	Exposure (\$) Including CEA	Avg Prem Per Policy	Avg Rate Per Policy	Market Share *	% with EQ **
Total CEA Companies	4,938,540,211	6,893,781	1,697,479,971,123	\$ 716.38	\$ 2.91	74.83%	565,868,278	809,641	248,458,000,626	\$ 698.91	\$ 2.28	69.29%	11.74%
Total Residential Mkt (Excluding CEA)	2,036,147,893	2,318,456	829,064,051,944	\$ 878.23	\$ 2.46	25.17%	366,467,493	358,881	168,898,903,514	\$ 1,021.14	\$ 2.17	30.71%	15.48%
Total Residential Mkt (Including CEA)	6,974,688,103	9,212,237	2,526,544,023,067	\$ 757.11	\$ 2.76	100.00%	932,335,771	1,168,522	417,356,904,141	\$ 797.88	\$ 2.23	100.00%	12.68%
Total Homeowners Market	5,702,485,455	6,052,631	2,082,185,235,651	\$ 942.15	\$ 2.74	65.70%	836,262,281	866,322	385,775,334,520	\$ 965.30	\$ 2.17	74.14%	14.31%
Total Rental Market	226,805,290	996,986	32,783,334,716	\$ 227.49	\$ 6.92	10.82%	8,688,289	82,293	2,289,868,086	\$ 105.58	\$ 3.79	7.04%	8.25%
Total Condominium Market	234,433,869	667,847	37,032,296,106	\$ 351.03	\$ 6.33	7.25%	43,045,353	124,157	6,592,519,969	\$ 346.70	\$ 6.53	10.63%	18.59%
Total Dwelling Fire Market	671,110,602	1,214,374	352,038,739,428	\$ 552.64	\$ 1.91	13.18%	36,248,685	54,871	19,051,067,109	\$ 660.62	\$ 1.90	4.70%	4.52%
Total Mobilehome Market	139,852,888	280,399	22,504,417,166	\$ 498.76	\$ 6.21	3.04%	8,091,164	40,879	3,648,114,457	\$ 197.93	\$ 2.22	3.50%	14.58%
Total Residential Mkt (Including CEA)	6,974,688,103	9,212,237	2,526,544,023,067	\$ 757.11	\$ 2.76	100.00%	932,335,771	1,168,522	417,356,904,141	\$ 797.88	\$ 2.23	100.00%	12.68%
California FAIR Plan	68,454,628	148,714	40,075,578,647	\$ 460.31	\$ 1.71	12.25%	4,464,016	5,913	2,237,951,922	\$ 754.95	\$ 1.99	10.78%	3.98%
Total Dwelling Fire (Excluding CA FAIR Plan)	602,655,974	1,065,660	311,963,160,781	\$ 565.52	\$ 1.93	87.75%	31,784,669	48,958	16,813,115,187	\$ 649.22	\$ 1.89	89.22%	4.59%
Total Dwelling Fire Market	671,110,602	1,214,374	352,038,739,428	\$ 552.64	\$ 1.91	100.00%	36,248,685	54,871	19,051,067,109	\$ 660.62	\$ 1.90	100.00%	4.52%

* Market share represents the percentage of policies to total residential market.

** Percent with EQ represents the percentage of policies that also have EQ coverage.

Commercial Fire	626,744,939	279,433	657,308,860,383	\$2,242.92	\$ 0.95	26.73%	113,611,465	23,450	46,853,947,166	\$ 4,844.84	\$ 2.42	23.16%	8.39%
Commercial Multiple Peril (Non-Liab.)	2,404,392,386	766,058	1,587,621,427,870	\$3,138.66	\$ 1.51	73.27%	150,784,626	77,807	89,770,604,073	\$ 1,937.93	\$ 1.68	76.84%	10.16%
Total Commercial Lines:	3,031,137,326	1,045,491	2,244,930,288,252	\$2,899.25	\$ 1.35	100.00%	264,396,091	101,257	136,624,551,239	\$ 2,611.14	\$ 1.94	100.00%	9.69%